

## IN THE SPECIFICATION

Please amend the second full paragraph that begins at page 4, line 8, as follows:

Referring to Figure 1, a system in accordance with an embodiment of the present invention is illustrated. Server 100 can be a mainframe, minicomputer, microcomputer (such as a personal computer or workstation), or other computing device, or a plurality of computing devices connected together by a network, such as an ethernet work, or by other means, running an operating system such as a version of Microsoft Windows or a version of Unix, but is typically a risc-based midrange Sun server running Sun Solaris (Unix), such as a Sun Enterprise 250 running Solaris 8. Server 100 includes processor 102, which can be a risc-based processor or ~~(Pentium (or Pentium or better x86 processor)~~ and memory 104 connected to processor 102. Memory 104 can be any form of temporary memory, such as random access memory, or permanent storage, such as a hard drive, but is typically a continuation of both. Stored in memory 104 is liquidity software 106 and liquidity database 108.